ABSTRACT OF THE DISCLOSURE

Techniques are described for processing electronic check payments authorized by an issuer via a public network. Processing an electronic check is initiated when a user supplies, via a client connected to the Internet or other public network, authorization information that

5 authorizes one or more check payments. According to an aspect of the present invention, the authorization information is forwarded to one or more servers that may validate the information and effect settlement of the check. The information is stored and retained in a manner that complies with laws and regulations regarding retention of electronic check authorizations.

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